

March 1, 2014

Judge Steven W. Rhodes
c/o Clerk Of The Court
United States Bankruptcy Court
Eastern District of Michigan
Southern Division
211 W. Fort St., Suite 1800
Detroit, MI 48226

CASE#: 13-53-846

Dear Judge Rhodes,

My name is Vicki Herron, a retired employee of the Detroit Department of Health and Wellness Promotion. I took a demotion in February 2012 with an acceptable salary. Upon asking my immediate supervisor if I would have to take an additional 10% pay cut that was on the table, I was informed that it would apply to me. Reluctantly, I retired with 27 years seniority, at 58 years of age.

The **Plan of Adjustment** presented by Kevin Orr recently would greatly affect my husband and me. My husband retired from the Detroit Fire Department in 2012 as well with 39 years of seniority. His pension would be affected by 10% and mine would be 34% to equal a **44% decrease** in our monthly pension if this plan is accepted.

In addition, we now have to purchase medical insurance, with less coverage than we had with City of Detroit. Our medical and dental premiums are \$1,475 a month. The \$125 monthly stipend is an insult in that we will only receive one stipend when we both worked for the city.

At the time of retirement I opted to begin receiving 62 years of age. I understood that I would receive about \$500 less in pension but with social security benefits I would get about the same amount to make me whole. When I choose to take Social Security at 62, I will lose because the social security will be based on the 34% reduction in my pension.

I liken this to a child who has done something wrong you either spank or punish him, not both. City of Detroit pensioners and in particularly retirees less than 65 or being penalized twice: Reduced pensions and health/dental premiums.

I would like you to very much reconsider this **Plan of Adjustment** as it will greatly affect our family.

Thank you.

Sincerely,



Vicki Herron